

Assessment – Individuals & Families

Goal: This section focuses on applying economic literacy to direct practice with specific attention to assessment of individuals and families. It identifies risk factors that exacerbate economic distress and suggests interventions to promote greater economic security.

A. Assessment and the Economy:

In a traditional bio-psycho-social assessment, social workers seek to obtain demographic information such as age, race, gender, family composition, medical and mental health status, sexual orientation and gender preference, and so forth. In addition to these core areas of inquiry, which serve as the foundation for all assessments, it is important to develop an in-depth understanding of the client's economic situation. The following questions add an important economic lens to the standard bio-psycho-social assessment. That is, they supplement, but do not replace, the traditional areas of the assessment process.

There are many resources available within and outside of human services agencies. Consider what resources might be available to help a client cope with economic stressors identified during your assessment screening.



1. The Psychosocial: Utilizing an Economic Lens in Assessment

- Identifying Information
- Current source(s) of income.
- Employment Status: Full-time, part-time, temporary, freelance.
- If employed: Employer, occupation, and industry. Any major changes in career, occupation or employment status in the past (six months/year)?
- Any downward occupational change in salary or status)?
- Employment history
- Any significant financial changes? If so, are these changes related to the presenting problem, including but not limited to, substance abuse, depression, anxiety, anger outbursts
- Number of persons dependent on client's income?
- If unemployed, length of time. Is the client seeking employment?
- Unemployment benefits? If yes, length of time in secure work environment (i.e.-threat of layoff or downsizing).
- Financial assets (i.e. public benefits, tax credits, savings).
- Homeowner?
- Threat of foreclosure? If renting, threat of eviction?
- Debt? If so, level and source of debt (i.e. credit card debt, student loan, medical expenses).
- On fixed-income (SS, SSI, public assistance)?
- Immigration status?
- Undocumented?
- Health Coverage: If yes, estimated out-of-pocket health care costs. If no, is this part of the presenting problem or concern? Does the client have outstanding medical expenses?

2. Reason for Referral

- Did economic distress such as job loss, food or housing insecurity lead to referral for services?

3. Client's Presenting Problem/Want/Need: Client's Initial Expectation of Agency

- To what extent does client present or perceive his/her problems to be caused or exacerbated by economics?
- What type of help is the client seeking from your agency?
- Is the client seeking financial assistance, housing, or food? Does the client want the agency to assist him or her to achieve greater economic security?

4. History of the Problem/Want/Need

- If economic insecurity is identified, what are the contributing factors? When did financial problems begin? What previous efforts have been made to resolve them?
- Is there any involvement with other agencies that provide economic relief (i.e. food pantry, HRA, HUD?) Any previous contacts with these agencies?
- As the problem developed, were there changes in the client's financial circumstances (i.e. change in job or assets, special expenses, etc.)?
- Economically risky behaviors (i.e. gambling, impulse buying)?

Chronic vs Transient Poverty. When assessing the history of the problem, it is important to determine if economic insecurity is persistent or transient. Chronic poverty over a period of consecutive years is defined as “persistent” whereas transient or short-lived poverty is a temporary state. Research shows that transient or short-lived poverty is far more common in the United States than persistent poverty.

While any type of poverty is detrimental, research shows that persistent poverty has the most severe impact on health and mental health outcomes. Several demographic groups, including children, African-Americans and female-headed households are statistically over-represented among the chronically poor (Kimberlan, 2013). When working with clients who are poor, it is important to assess how long they have been in poverty in order to develop appropriate interventions. Children are particularly vulnerable to the deleterious impact of persistent poverty and several studies emphasize the negative impact of poverty on emotional well-being. When children present with behavioral problems or psychological issues such as depression, make sure to carefully assess economic status (Chen, Martin, & Matthews, 2007; McLeod & Shanahan, 1993).

The following resources can be used as practitioner self-care tools, as informational handouts for clients.

B. Bio-Psycho-Social Assessment

1. Current Functioning. How does the client function with respect to his or her economic situation? Do factors exist that negatively affect the client's ability to achieve economic stability?

2. External Factors. How does the current economic environment affect the client? For example, does he or she work in an industry that is vulnerable? Is the client a member of a demographic group that is especially vulnerable to poverty, such as Black, Hispanic, older adults, young adults, or single mothers? Indicate how the availability of the client's financial resources, affect his or her ability to cope currently and in the foreseeable future.

3. Hope/Discomfort/Opportunity.

- Is the client optimistic about his/her economic outlook?
- To what extent does the client believe that change is possible?
- How challenging will it be to achieve economic security? For example, is the client a single older adult on a fixed-income without savings, friends, or family?

4. Agreed Upon Goals and Plan.

- What goals and objectives for promoting greater economic security/increasing financial resources have been agreed upon?
- Who is going to do what task?
- Be specific and steps that will be taken.
- When, where and how will the tasks be performed?

For Discussion:

Review the enhanced bio-psycho-social assessment. Consider which of these areas of economic inquiry are relevant to a client with whom you are currently working. Review the sections of Part B: ABCs of the Economy that deal with Employment, the Labor Market, and Income.

As you review the enhanced psychosocial, what problems if any, do you foresee to obtaining and assessing the needed information?

Do any of these problems relate to your own comfort level in asking financially related questions? Do they suggest the need to hone skills in this area? (See Part A: Me Myself and Money)?

Do these questions seem relevant and correspond with your agency's current assessment process?

II. Economic Insecurity and Exacerbating Factors

The following section identifies groups in our society that face a higher risk of economic insecurity due to discrimination and stigma. This list is not meant to be exhaustive and other factors associated with heightened risk of economic vulnerability should be considered.

A. People with low or fixed-incomes are far more susceptible to the ongoing effects of financial distress and often less capable of dealing with sudden crisis, like fire,

an accident, or catastrophic illness. Having a low or fixed-income affects the ability to develop meaningful financial assets. What is less obvious, perhaps, is that people with limited income often struggle with day-to-day expenses that not even the most sophisticated budget plan can adequately manage. A change in pricing of a basic item or an unexpected expense can strain family functioning.

For example, many older adults are on a fixed-income. These individuals may also be at a disadvantage because unlike younger, perhaps healthier persons, they do not have the physical capacity to take on multiple jobs to supplement their incomes. Persons with physical disabilities may face this challenge as well, which is discussed in the following special consideration.

B. People with physical disabilities. The American with Disabilities Act (ADA) of 1990 makes it illegal to discriminate in employment against a qualified individual with a disability. Discrimination against individuals with disabilities is extended beyond the job market to include public accommodations, transportation and telecommunications. While these legal protections have strengthened the ability of persons with disabilities to fully participate in the labor market, ongoing discrimination and challenges persist.

C. People experiencing discrimination. Certain members of our society are especially vulnerable to economic distress due to homophobia, racism, ageism and sexism. Discrimination in the employment arena is particularly detrimental.

For example, when an employer does not hire someone because of mistrust due to race, religion, gender, country of origin, or ethnicity (to name a few but not all of the factors associated with discrimination), the employer is depriving this individual of the opportunity for gainful employment. Such practice is illegal and constitutes workplace discrimination. Nevertheless, ageism, sexism, and racism and other forms of discrimination continue to preclude the full and equal participation of all people in the workforce.

Discrimination occurs at the policy level as well. For example, laws that ban same-sex marriage limit the ability of same-sex couples to access the same venues to achieve financial solvency (i.e. estate planning and health care coverage), as heterosexual couples.



RESOURCE:

NYC Commission on Human Rights -- Recognizing Discrimination, How to File a Complaint with the NYC Commission on Human Rights The New York Immigration Coalition

www.nyc.gov/html/cchr/html/howto.html

This is an umbrella organization that fosters the full civic participation and protection of immigrants and immigrant communities through education and advocacy.

D. Undocumented Residents. Undocumented residents include foreign-born people residing in the U.S. who overstayed a visa or entered the US illegally. The 12 million estimated undocumented immigrants who by definition cannot become incorporated into U.S. society are ineligible to fully participate in the financial system of this country. In addition they have less power to negotiate on their own behalf when discriminated against by employers, merchandisers, landlords, and other people who may be unscrupulous in their dealings.

They cannot own property, live in fear of being deported, and cannot legally work. There can also be difficulties for children and families related to transitioning to life in the U.S. and the stress of living as an undocumented person or as a mixed status family. Many undocumented immigrants come to the U.S. due to political or economic conditions in their home country. The money they earn and remit may represent the number one source of income for families in their countries of origin.

RESOURCE:

Working With Undocumented & Mixed Status Immigrant Children & Families

childlaw.unm.edu/docs/BEST-PRACTICES/0709-WorkingWithUndocumentedAndMixedStatusImmigrantChildrenAndFamilies.pdf

Undocumented residents who do not speak English may lack critical information around their rights, access to services. Ironically, they simultaneously contribute to such systems as social security, may hold bank accounts and driver's licenses, and otherwise contribute to the workings of the economy in jobs, both menial and sophisticated.

Employers often take advantage of the vulnerability of undocumented workers. Their status and fear of exposure allows for wage exploitation or unenforceable informal contracts involving finances.

By staying abreast of the changing immigration laws and becoming economically savvy, workers can help undocumented immigrants avoid potential scams. You can inform an undocumented client that s/he may file for an employer identification number (EIN) and under that number a tax return may be filed to claim refunds.

Advocate for the rights of the undocumented, including:

- Connecting people to resources available in their communities.
- Assisting local communities to better understand this population to minimize tensions and conflicts that may arise.
- Lobbying for enactment of legislation such as the Dream Act (Development, Relief and Education for Alien Minors Act). This would open educational and employment for thousands of immigrants who came as young children with their families and enable a path to citizenship. Unable to pass at the federal level, advocacy efforts are underway in several states.
- On November 20, 2014, President Obama unveiled a major executive action on immigration policy, offering temporary legal status to millions of illegal immigrants, along with an indefinite reprieve from deportation, which intensified already- heated arguments in Congress about immigration policy.

RESOURCE:

Information on the Dream Act/Immigrant Student Adjustment from the National Immigration Law Center

www.nilc.org/immlawpolicy/dream/

E. People who have serious mental illness (especially during the psychotic episodes that may occur with schizophrenia, bipolar disorder, or severe depression) and/or **have cognitive impairment due to developmental, organic, or traumatic causes** by definition have limitations to their cognitive functioning, resulting in judgment impairment and susceptibility to exploitation. They may have limited ability to process information and their reasoning may be inconsistent. People suffering from these conditions may be impulsive and have difficulty with both long and short-term planning. All of these characteristics have impact on financial functioning and stability.

Case Example: Serious Mental Illness

Roman A. is a man in his mid-40s. He has been battling schizophrenia for over 20 years. He goes through periods where he is stable and extremely pleasant and helpful. However, when he isn't well, he has numerous encounters with the police for theft, violent behaviors and lewd acts in public. His hygiene also suffers when he is ill. Roman has a girlfriend whom he supports through his SSI income. He has been known to give her all her money, leaving him very little to live on.

For Discussion:

1. What are Roman's circumstances that make him particularly vulnerable to financial insolvency?
2. What roles might a social worker use in helping Roman? What other resources might be available? Community supports?

F. People who have limited or no ability to speak English have lesser ability to access resources and navigate society to enhance their financial circumstances. Some with limited English proficiency cope with these limitations by utilizing opportunities and resources that are available within their own ethnic-based communities. However, such a strategy is inherently limiting and may be especially problematic in times of financial crisis.

Case Example: Limited Ability to Speak English

José D., who has limited ability to read and write in English, comes in to his weekly session very excited about some investment advice from a friend. He is considering pulling out his money from under the mattress and investing it. He has been saving the money as a safety net in case he or his family became ill (they do not have health insurance).

For Discussion:

1. How does José's limited ability to read and write in English contribute to his present economic dilemma?
2. Do language skills impact your work with José?
3. What social work roles would you use to assist him?
4. What ethical dilemmas might arise in working with José?

G. People who experience status transitions, including but not limited to: returning vets, youths aging-out of foster care, individuals being released from prison, and persons going through a divorce or the end of a relationship. These individuals may lack their own resources and/or skills to live and manage independently because their needs may have been provided for them in their previous situation. In addition, preparation for a new lifestyle may have been inadequate, and previous supports may be cut off.

For those who have been incarcerated for some period, it may be a while since they've functioned independently in the community. Individuals transitioning out of foster care, may have not have learned the skills necessary to live independently. These risk factors further contribute to the potential for financial instability.

RESOURCE:

The U.S. Department of Veterans Affairs

www.vba.va.gov/VBA/

offers benefits to veterans including education benefits for them and their dependents, home loans and life insurance to aid in reentry to civilian life.

Case Example: Status Transition - Returning Vet

Rob T. is a 22-year-old African American, who recently returned from active duty in Iraq, where he served for 18 months. During this time, he suffered combat injuries and had his right arm amputated at the elbow. Since his return, he moved back in with his father but hopes to get a place of his own. Rob T. is unemployed. He is experiencing flashbacks of combat and is depressed and drinking. Due to persistent feelings of anger and depression, Rob T. has come to the community mental health center where you work seeking services.

For Discussion:

1. Note that Rob T. does not explicitly include financial issues among his presenting problems. How might the social worker engage this client to consider financial planning as part of the service contract?
2. What steps would you recommend to assist Rob T. obtain employment?

Case Example: Compound Concerns - Low Income, Immigrant & Transition Status

Mimi C., age 30, is a hairstylist in the Bronx whose \$400 weekly paycheck contributes to the economic well-being of her eight brothers and sisters back in Chihuahua, Mexico. Her father is ill and may have little time left. Mimi wants very much to see him again but is frightened that she may not be able to return to the U.S. because of the increasing hurdles due to heightened border control post 9/11. Her adoptive abuela (grandmother) who lives down the street is currently unable to repay the \$2,000 that she borrowed from Mimi. She is very worried about whether she will get her money from her abuela whom she has always trusted and loved unconditionally.

Mimi recently heard a story that her abuela sold a bracelet to someone in the community, which instead of being 18 karat gold as it was supposed to be, was fake. This knowledge and her growing anxiety over her impending departure are causing great internal conflict and she has no one to talk to. The abuela is a friend of everyone she knows and alienating her would mean loss of community. The problems in the U.S. pale in comparison to her ill father back in Mexico. After all, material wealth is useless without health.

For Discussion:

1. How do you define the dilemmas in Mimi's life? How do Mimi's dilemmas challenge the social worker's commitment to professional values and ethics? Which social work roles would be most appropriate to use in working with Mimi?
2. How do you work with a 28-year-old undocumented immigrant who has physical health issues?

3. When working with families, how can the social worker explore and reconcile different opinions about financial matters between family members? For example, what if a spouse expects his wife to get a job and contribute, while the wife prefers to stay home with the children?
4. How might you approach a young person who has been referred to you for drug dealing, and insists that s/he can make more money dealing drugs than getting any other job?
5. How might one assist a person who is unemployed but has refused several jobs because the jobs require working on that person's Sabbath?

III. Supplemental Resources: Practical Application

For more practical application of the above concepts, use the "Assessment: Supplemental Resources" -- Unit 22a -- where a number of activities continue the application of concepts.